



Arkansas Flood Fact Sheet

Summer Storms & Hurricane Season

Arkansas is particularly vulnerable to harsh weather and severe flooding during the summer, even hundreds of miles from the coast. Hurricane Ike, the third most destructive hurricane ever to make landfall in the U.S. was only a tropical storm when it hit Arkansas in September 2008. Nevertheless, Arkansas was declared a federal disaster area, and suffered widespread damage and destruction.

The most damaging storm in U.S. history, Hurricane Katrina, caused severe flooding in Arkansas as it crossed the state as a tropical storm. As this year's hurricane season quickly approaches, it is important to remind residents of the dangers of flooding and the importance of protecting their homes and assets with flood insurance.

ARKANSAS FLOOD FACTS

(Source: National Flood Insurance Program)

Currently, there are more than 19,000 flood insurance policies in force in Arkansas. **However, many of the state's households remain at risk**—only 1.8 percent of the state's households are protected by flood insurance.

SUMMER STORM AND HURRICANE SEASON RISKS

Heavy Rains. Arkansas often receives the remnants of slow moving hurricanes and tropical storms—powerful systems that have the ability to travel far from the initial strike zone. Once inland, they have the potential to unload heavy and continuous rainfall, which overwhelms drainage systems and causes flooding. In March 2009, heavy rains in Arkansas caused its rivers to crest at their highest levels in 90 years, causing severe floods. Summer thunderstorms can also bring several inches of rain to Arkansas in a short time.

Flash Flooding. Flash floods—caused by sudden, heavy rainfall—can occur in just a few hours or less; moving water from flash floods can lift rocks and debris, and damage homes and buildings. In June 2010, Arkansas experienced a severe storm which caused the Little

Missouri River to rise at times almost eight feet per hour. The resulting flash flood killed 20 campers in Albert Pike Recreation Park and damaged a number of homes and businesses along the Little Missouri and Caddo Rivers.

BE FLOODSMART—REDUCE YOUR RISK

- **Learn your flood risk.** Find out your flood risk by entering your address at **FloodSmart.gov** “**Assess Your Risk.**” Insurance agents can also help confirm your risk.
- **Plan for evacuation.** Plan and practice a flood evacuation route, ask someone out of state to be your “family contact” in an emergency, and ensure everyone knows the contact's address and phone number.
- **Move important objects and papers to a safe place.** Store your valuables where they can't get damaged.
- **Conduct a thorough home inventory.** Thorough documentation of your belongings will help you file your flood insurance claim. For more information, visit www.knowyourstuff.org.
- **Build an emergency supply kit.** Food, bottled water, first aid supplies, medicines, and a battery-operated radio should be ready to go when you are. Visit www.ready.gov for a disaster supply checklist.
- **Purchase a flood insurance policy.** Most homeowners insurance does not cover floods and there is a 30-day waiting period before a policy becomes effective. If you already have a flood policy, remember that it needs to be renewed each year.

Visit **FloodSmart.gov** or call **1-800-427-2419** to learn about individual flood risk, explore coverage options or find an agent in your area. **Most standard homeowners policies do not cover flood damage**, but flood insurance may be more affordable than you think. The average flood insurance policy costs about \$600 a year, and rates start as low as \$129 a year for homes in moderate-to-low risk areas.

